

Agent Briefing

NEWS FROM COVERED CALIFORNIA

September 1, 2016

Director's Corner

Learn what we are doing to ramp up for the Annual Renewal Period beginning this October and for the Open Enrollment Period, beginning November 1, 2016 from Kirk Whelan, Director of Outreach and Sales, and Covered California for Small Business>>

Open Enrollment

"Amped Up! For Open Enrollment 4" - 2016 Kickoff Tour

Covered California Sales Team will hit the road **September 12 - 29**, **2016** for the "**Amped Up! For Open Enrollment 4**" kickoff tour. From Redding to San Diego, come and engage with the Outreach and Sales team to learn and ask us all of your questions about this year's Open Enrollment period and be ahead of the curve as we deliver the new health plan rates in your region, application updates, and new sales tools. Click here for meeting dates and locations and to reserve your spot today>>

Updated Subsidy-Eligible Maps for Open Enrollment - Now Available

Subsidy-Eligible Maps identify targeted areas of remaining uninsured or privately insured consumers, representing Covered California's subsidy-eligible target populations. Check out our recently updated <u>Maps</u> broken into the eight sales areas to plan and strategize your outreach, education, and enrollment efforts in your region.

Also, read our recent <u>Press Release</u>, which includes survey results that show the Affordable Care Act has dramatically reduced California's uninsured rate.

Renewal

Ensure Consumer Consent for Verification is Current

The annual renewal period begins the first week of October. Consumers need to provide their consent by September 30, 2016 in order to benefit from an automated renewal process without losing their Advanced Premium Tax Credit (APTC). Access your Book of Business report in the Agent Extranet help identify those consumers in your Book of Business who need to provide consent. Review the Consent for Verification Notice and Consent for Verification Quick Guide for more information.

Update Consumer Contact Information Before Renewal Begins

Ensure your consumer's account is up-to-date with Covered California if the consumer has had any changes to the following contact information: **Residence (and Mailing) Address, Email, and Phone Number.** After a consumer updates their information with Covered California, they should contact their health insurance plan to make sure they also have their new contact information.

Webinars

Now Available – Statewide Health Plan Regional Rate Analysis

The statewide version of the 2017 Regional Rate Analysis webinar from last Thursday, August 25 is now available to view online. The <u>slide deck</u> contains rate sheets from all 19 California Rating Regions. Be sure to review the webinar <u>recording</u> for an overview of the 2017 Regional Rate and Plan Information Booklet.

Mark Your Calendar: Renewal Consumer Journey & Online Application Feature Release 16.9

Thursday, September 22 at 2:00pm the Outreach and Sales team will provide the consumer renewal journey and new functionality in the online application (CalHEERS) Feature Release 16.9. Register here>>

Register Today: Updated Outreach & Sales Webinar Series

Don't miss out! The <u>Outreach and Sales webinar series</u> has been *updated* and is available to view online with registration links for each webinar. In this webinar series the Outreach and Sales team will provide valuable information to assist certified enrollers during the 2016 - 2017 renewal and open enrollment period.

Unique Opportunity – VSP® Vision Care through Covered California Webinar

This week, VSP® reached out to Covered California agents through email and provided information to register for their upcoming webinar focused on growing an agent's Covered California's business with VSP®. Discover why vision care is essential to maximize your Covered California business growth. Register for the VSP® webinar here>>

Online Application

In Case You Missed It

Have questions about the online application (CalHEERS) Feature Release 16.7 system update? View our *Online Application Feature Release 16.7* webinar FAQ, which is a collection of questions from the webinar and those received into the OutreachandSales@covered.ca.gov email inbox.

Health Plans

Added Feature Offered in 2017 for PPO & EPO Plans

Beginning January 1, 2017 Covered California health plans are required to ensure that **ALL** Covered California members either select a Primary Care Physician (PCP) or have one recommended by the health plan starting coverage year 2017 or within 60 days of the consumer's effective date with the health plan. Read our <u>PCP Matching Quick Guide</u> to learn more about this change and how it affects consumers with a PPO or EPO health plan.

Small Business

IRS Posts Resources to Help Employers

Earlier this month the <u>IRS posted resources</u> to help employers better understand how the Affordable Care Act (ACA) may affect them. Review the <u>Health Care playlist</u> on YouTube, which includes <u>Are you an Applicable</u> <u>Large Employer?</u>, <u>Employer Shared Responsibility Payments</u>, <u>Highlights for Self-Insured Employers</u>, and <u>Small Business Health Care Tax Credit</u> among others.

New Small Group Incentive Program for Your 4th Quarter Business!

Covered California for Small Business is excited to launch a new small group incentive program for agents that enroll new business from October 1, 2016 through January 1, 2017. <u>Learn more about the opportunity to be rewarded for your hard work here>></u>

Look For It!

Agent Agreement Amendment – Keep Your Covered California Certification Status

Last week, Covered California began to distribute amended Agent Agreements in batches and will continue to send through **September 16**, **2016**. All Covered California Certified Insurance Agents must sign or have responded to a request to sign an amended Agent Agreement to maintain certification with Covered California by **November 1**, **2016**. Learn what you need to know about reviewing the amendment in our <u>Agent Agreement</u> <u>Amendment Quick Guide>></u>

Seen on Social

Facebook Post from Covered California



Tweeted on Twitter #CoveredCA



Covered California @CoveredCA - 21h

#Vaccines are included as preventive care on all health plans through #CoveredCA! bit.ly/2apgpxg



Health Reform Landscape

More Insured Californians

Earlier this month, CBS SF Bay Area provided insight into the Kaiser Family Foundation California Longitudinal Panel <u>survey</u>, that 72 percent of Californians that did not have health insurance in 2013, are now covered in 2016. <u>Read the full story here>></u>

Specialty Drug Costs Impact Health Insurance Companies on the Federal Exchange

Published yesterday, MarketWatch provided an overview of why Aetna, UnitedHealthcare, and Humana are pulling back on commitments to sell insurance on the Federal Exchange. The two biggest insurers leaving the exchanges say the number 1 problem is specialty-drug costs and not necessarily the Affordable Care Act. Read the full article here>>

Increased Number of Small, Midsized Companies Paying Employee's Medical Claims Directly

In an article published in the U.S. News earlier this month, it was reported that some companies are paying their workers' medical costs instead of purchasing a health insurance policy, known as self-insuring. There is a potential financial risk with this practice as employee claims can be higher than expected. Read more and review the analysis here>>

Expanded Medicaid Can Lower ACA Premiums

A new study conducted by the Department of Health and Human Services and reported by The New York Times found that expanding Medicaid in states can lower insurance premiums. The study found marketplace premiums were 7 percent lower in states which expanded Medicaid than those that had not. Review the full story and access the survey here>>

Agent Service Center

Monday - Friday, 8:00am to 6:00pm Saturdays and Sundays, Closed

Labor Day, Monday, September 5, 2016, Closed

Phone: 877-453-9198

Check the Agent Service Center schedule for availability.

Upcoming Outages

Friday, September 9 from 8:00pm to Monday, September 12, 2016 at 6:00am

Friday, September 23 from 8:00pm to Monday, September 26, 2016 at 6:00am

Saturday, October 1 from 6:30pm to Monday, October 3, 2016 at 6:00am

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Covered California's Agent Service Center Phone: 877-453-9198 Monday - Friday 8:00 a.m. - 6:00 p.m.

E-mail: Agents@covered.ca.gov

Check the Agent Service Center schedule for availability.

Do you have suggestions for how we can make this newsletter better? Contact us at OutreachandSales@covered.ca.gov. We want to hear from you.

Visit our $\underline{\text{Link To Us}}$ webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.